

# Still Time to Sign up for a Discount Card



Senior Health Insurance  
Information Program

## Ask SHIIP

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Area Program Manager

**Q:** I have not signed up for a discount card. Will there be a penalty?

**A:** No, you will not be penalized if you do not sign up for a Medicare-approved drug discount card

**Q:** I have investigated the discount cards and now feel ready to make a decision. Is it too late to sign up this year?

**A:** No, it is not too late to sign up for a Medicare-approved drug discount card. The cards are good for the rest of 2004 and for 2005. However, the cards can charge an enrollment fee of up to \$30 per year. If you sign up in September you will pay up to a \$30 enrollment fee for 2004 and up to another \$30 for 2005. Some cards may have no enrollment fee. In weighing whether or not to sign up this year consider if you will save enough in three months to make up for any enrollment fees.

If your annual income in 2004 is less than \$12,569 (or less than \$16,862 if you are married), you may qualify for Medicare's transitional assistance program and you

will not have to pay any enrollment fees. You will also receive \$600 in assistance in 2004 and another \$600 in 2005. If you qualify, you are urged to sign up now so you do not lose the \$600 for 2004. Any of the \$600 you do not spend this year will roll over into 2005. This money can be used to pay for any of your prescriptions, but you must have a Medicare-approved drug discount card in order to receive the assistance.

If your income meets these guidelines you probably qualify for other help as well. For example, if you sign up this fall, the HoosierRx program offers qualified individuals \$1000 in prescription assistance. Call 1-800-Medicare or SHIIP at 1-800-452-4800 to find out more. You can also visit [www.medicare.gov](http://www.medicare.gov).

**Q:** I am not low-income. What discount card can I sign up for?

**A:** You can sign up for any of the forty plus cards available to Indiana residents. You do not have to be low-income to sign up for a Medicare-approved drug discount card. Everyone enrolled in, or entitled to Medicare A or B who does not have Medicaid can sign up for a card and get discounts. In addition to the discounts, people with low-incomes may qualify for \$600 in annual assistance.

**Q:** What is all the fuss about the discount cards? Some of

my friends say it is not worth the bother. What do you say?

**A:** I say everyone's situation is different. You have to consider your insurance coverage, financial situation, and health issues. These may be completely different from those of your friends and even your spouse. Some will benefit from the cards and some will not.

For the cost of an enrollment fee of between \$0 and \$30 annually, you should receive discounts on the medications you take. The amount of savings you receive will depend on what medications you are taking and which card you pick. It is very important that you comparison-shop before choosing a card. If you choose one that does not offer discounts on your medications it will be of no assistance to you.

If you have a low income, financial assistance can provide even more help. I do believe it is worth the time and effort to investigate these cards. To do so visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-Medicare, or call 1-800-452-4800 to talk to a SHIIP volunteer counselor. You have nothing to lose by checking into them and you stand to gain some additional money in your pocket.

**Need more information?** Call SHIIP at 1-800-452-4800 ext. 1 to receive a free packet of information on the Medicare-approved drug discount cards and other prescription assistance.

Ask SHIIP  
311 W. Washington Street  
Ste. 300  
Indianapolis, IN 46204  
Or [www.state.in.us/idoi/shiip](http://www.state.in.us/idoi/shiip)  
1-800-452-4800

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.